



ask SHIP

Q: I was recently talking to a friend about Medicare. I had a question she didn't know the answer to, so she referred me to SHIP. What is SHIP?

A: The State Health Insurance Assistance Program (SHIP) provides free unbiased health insurance information for people with Medicare and pre-retirees. This year marks the 20th Anniversary of SHIP!

SHIP is staffed by a crew of volunteer counselors who have completed an intensive five-day training course and are certified by the Indiana Department of Insurance. Regular training updates keep our counselors current with the most recent changes in Medicare and other health care insurance options.

SHIP is part of a federal

network of State Health Insurance Assistance Programs located in every state. SHIP is sponsored by the Centers of Medicare and Medicaid Services (the

SHIP celebrates its 20th Anniversary!

federal agency which administers Medicare) and IDOI.

SHIP is not affiliated with any insurance company or agency and does not sell insurance.

SHIP counselors are committed to offering you free and objective assistance in complete confidence.

SHIP helps answer your questions about Medicare, Medicare supplement insurance, Medicare

Advantage, long term care insurance, prescription coverage and low-income assistance. SHIP provides tools and information to help you make decisions

regarding your health care. We strive to help you be wise consumers and to get the most value for your health insurance dollars.

What else does SHIP do?

- SHIP provides you with educational materials and brochures.
- SHIP helps you understand Medicare and organize your records.
- SHIP educates you on how Medicare claims are filed and how you can appeal Medicare decisions.
- SHIP teaches you to assess your needs so you can make informed decisions about your health insurance policies.

- SHIP informs you of your rights as a Medicare beneficiary or health insurance policyholder.
- SHIP shows you how to evaluate the various prescriptions, Medicare supplement, and long term care insurances that are currently available.
- SHIP refers you to appropriate agencies that can help you with other needs.
- SHIP provides speakers and presenters for groups, clubs, senior centers, and more.

If you'd like to contact SHIP for help with any of these topics call 1-800-452-4800, or visit

www.medicare.in.gov.